

Ok-Life-Accident-and-Health-or-Sickness-Producer최신 버전덤프공부최신덤프로시험패스도전!

Revised InsMS-LAH05MS Life, Accident & Health or Sickness Producer Practice Course

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>> Ok-Life-Accident-and-Health-or-Sickness-Producer최신버전 덤프공부 <<

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최신 Insurance Licensing Certification Ok-Life-Accident-and-Health-or-Sickness-Producer 무료샘플문제 (Q70-Q75):

질문 # 70

What is the term used when exchanging a new policy for one already in force?

- A. Renewal
- B. Conversion
- C. Enhancement
- D. Replacement

정답: D

설명:

Replacement refers to the act of terminating an existing insurance policy and purchasing a new one, often with the same or a different insurer. This is regulated in Oklahoma under O.A.C. 365:10-3-16 to protect consumers from misleading practices, requiring disclosures and suitability assessments.

* Option A: Correct. Replacement is the term for exchanging a new policy for an existing one.

* Option B: Incorrect. Enhancement is not a standard insurance term for this process.

* Option C: Incorrect. Conversion refers to changing a policy type (e.g., term to whole life) without replacing it.

* Option D: Incorrect. Renewal extends an existing policy, not exchanges it for a new one.

This question aligns with the Prometric content outline under "Considerations in Replacing Insurance," which covers replacement regulations.

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Prometric Oklahoma Life, Accident, and Health or Sickness Producer Exam Content Outline (Section: General Knowledge - Considerations in Replacing Insurance).

Oklahoma Insurance Department, O.A.C. 365:10-3-16 (replacement regulations).

Standard insurance study guides (e.g., Kaplan, ExamFX) for Oklahoma producer licensing.

질문 # 71

How long is the contestable period for a life insurance policy?

- A. 12 months
- B. 36 months
- C. 24 months
- D. 6 months

정답: C

설명:

The contestable period for a life insurance policy in Oklahoma, as mandated by Title 36 O.S. § 4004, is 24 months (2 years) from the policy's issuance. During this period, the insurer can contest the policy's validity based on material misrepresentations in the application (e.g., health or lifestyle). After 2 years, the policy becomes contestable except for non-payment of premiums or fraud in some cases.

* Option A: Incorrect. 6 months is too short for the contestable period.

* Option B: Incorrect. 12 months is insufficient; the standard is 24 months.

* Option C: Correct. The contestable period is 24 months.

* Option D: Incorrect. 36 months exceeds the standard period.

This question aligns with the Prometric content outline under "Provisions, Options, Exclusions, Riders, Clauses, and Rights," which covers the contestability provision.

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Prometric Oklahoma Life, Accident, and Health or Sickness Producer Exam Content Outline (Section: General Knowledge - Life Insurance Provisions).

Oklahoma Insurance Department, Title 36 O.S. § 4004 (contestability provision).

Standard insurance study guides (e.g., Kaplan, ExamFX) for Oklahoma producer licensing.

질문 # 72

Credit and accident disability plans are designed to

- A. pay medical and dental premiums for the insured.
- B. replace an employee's income.
- C. pay for legal actions against the insured.
- D. help an insured pay off a loan in the event of an accident or sickness.

정답: D

설명:

Credit and accident disability insurance is designed to make loan payments or pay off a loan balance if the insured becomes disabled due to an accident or sickness, ensuring financial obligations are met. This is a specialized product in Oklahoma (Title 36 O.S. § 4101 et seq.).

* Option A: Incorrect. Income replacement is the purpose of disability income insurance, not credit disability.

* Option B: Correct. The plan helps pay off a loan during disability.

* Option C: Incorrect. Paying medical or dental premiums is not the purpose of credit disability insurance.

* Option D: Incorrect. Legal actions are unrelated to credit disability plans.

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Prometric Oklahoma Life, Accident, and Health or Sickness Producer Exam Content Outline (Section: General Knowledge - Accident and Health Insurance).

Oklahoma Insurance Department, Title 36 O.S. § 4101 et seq. (credit insurance).

Standard insurance study guides (e.g., Kaplan, ExamFX) for Oklahoma producer licensing.

질문 # 73

Under the unpaid premium Uniform Optional Provision, if there is an unpaid premium at the time a health claim becomes payable, then the

- A. claim is denied.
- B. policy is cancelled.
- C. claim is delayed until payment of the premium.
- D. premium is deducted from the claim

정답: D

설명:

The unpaid premium Uniform Optional Provision in health insurance policies, as recognized in Oklahoma (Title 36 O.S. § 4405), allows the insurer to deduct any unpaid premiums from a claim payment if a claim becomes payable while premiums are overdue. This ensures the policy remains in force and the claim is paid, net of the owed premium.

* Option A: Incorrect. The claim is not denied; the premium is deducted from the payment.

* Option B: Incorrect. The policy is not cancelled; the unpaid premium is addressed via the claim.

* Option C: Correct. The unpaid premium is deducted from the claim payment.

* Option D: Incorrect. The claim is not delayed; the premium is settled with the claim payment.

This question falls under the Prometric content outline section on "Provisions, Options, Exclusions, Riders, Clauses, and Rights," which covers health insurance policy provisions.

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Prometric Oklahoma Life, Accident, and Health or Sickness Producer Exam Content Outline (Section: General Knowledge - Accident and Health Insurance).

Oklahoma Insurance Department, Title 36 O.S. § 4405 (health insurance provisions).

Standard insurance study guides (e.g., Kaplan, ExamFX) for Oklahoma producer licensing.

질문 # 74

In terms of consideration, in which of the following circumstances is a health insurance contract effective?

- A. When the contract has been signed by both the insured and the insurance company.
- B. When the insured pays the premium and the policy is issued as applied for.
- C. When the insurance company provides the services promised in the contract.

- D. When the insured pays the premium for a plan.

정답: B

설명:

In insurance, a contract is effective when there is mutual consideration, offer, acceptance, and a meeting of the minds. For a health insurance contract, this occurs when the insured pays the initial premium (consideration from the insured) and the insurer issues the policy as applied for (acceptance by the insurer), as outlined in Oklahoma's Insurance Code (Title 36 O.S. § 4401). The policy becomes binding at this point, assuming all other conditions (e.g., underwriting approval) are met.

* Option A: Incorrect. Providing services occurs during claims, not when the contract is effective.

* Option B: Incorrect. Paying the premium alone is not sufficient without policy issuance.

* Option C: Correct. The contract is effective when the premium is paid and the policy is issued as applied for.

* Option D: Incorrect. Signing by both parties is not typically required; issuance and premium payment suffice.

This question aligns with the Prometric content outline under "Provisions, Options, Exclusions, Riders, Clauses, and Rights," which covers contract formation in health insurance.

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Prometric Oklahoma Life, Accident, and Health or Sickness Producer Exam Content Outline (Section: General Knowledge - Accident and Health Insurance).

Oklahoma Insurance Department, Title 36 O.S. § 4401 (health insurance contracts).

Standard insurance study guides (e.g., Kaplan, ExamFX) for Oklahoma producer licensing.

질문 # 75

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